

Memorandum of Understanding  
between  
Tennessee Valley Authority  
and the  
Engineering Association, Inc.  
regarding  
TVA Medical and Dental Benefits for 2024

Tennessee Valley Authority (TVA) and the Engineering Association, Inc. (EA) agree to the following:

Plan Design Changes Effective January 1, 2024:

- Coverage under Express Scripts for applicable diabetes equipment (continuous glucose monitors and insulin pumps) to simplify access to care.
- Preventive coverage of 3D mammograms to align with coverage of traditional mammograms.
- Implementation of cost sharing for COVID testing due to the termination of the Covid-19 Public Health Emergency as of May 11, 2023, to align with other diagnostic services.
- Increase deductibles for CDHP plan. Increase in-network deductibles to: \$1,600 Individual / \$3,200 Family. Increase out-of-network deductibles to: \$3,200 Individual / \$6,400 Family.

It is agreed that these plan design changes will begin with the 2024 plan year.

TVA Contributions for 2024:

- TVA's contribution to the total premium cost of medical and dental plans for 2024 will be consistent with the MOU dated October 2021 on TVA Medical and Dental Benefits for 2022 through 2024.
- Premiums for the 2024 Plan Year are outlined in Appendix A attached to this MOU.



09/11/2023

(date)

Will Trumm  
Vice President  
Labor Supply & Partnerships  
Tennessee Valley Authority



09/08/2023

(date)

Carolyn Wilson  
Valley-Wide President  
Engineering Association, Inc.

## Appendix A - 2024 EA Medical and Dental Contributions

| Active Full-time Medical Rates & Contributions |  |            |         |  |            |         |  |      |                       |
|--|--|------------|---------|--|------------|---------|--|------|-----------------------|
| PPO Plan                                       | 2023 Bi-Weekly Rates<br>(per pay period) |            |         | 2024 Bi-Weekly Rates<br>(per pay period) |            |         | Employee Cost Change<br>(per pay period) |      | EA Current Enrollment |
|  | Employee                                 | TVA        | Total   | Employee                                 | TVA        | Total   | %  | \$   |                       |
| Employee Only                                  | \$72                                     | \$327      | \$399   | \$78                                     | \$355      | \$433   | 8.3%                                     | \$6  | 170                   |
| Employee + Spouse                              | \$152                                    | \$687      | \$839   | \$165                                    | \$746      | \$911   | 8.6%                                     | \$13 | 183                   |
| Employee + Child(ren)                          | \$130                                    | \$589      | \$719   | \$141                                    | \$640      | \$781   | 8.5%                                     | \$11 | 53                    |
| Family   | \$203                                    | \$915      | \$1,118 | \$220                                    | \$994      | \$1,214 | 8.4%                                     | \$17 | 287                   |
| <b>Totals / Cost Share</b>                     | <b>18%</b>                               | <b>82%</b> |         | <b>18%</b>                               | <b>82%</b> |         |  |      | <b>693</b>            |
| CDHP   |  |            |         |  |            |         |  |      |                       |
| Employee Only                                  | \$20                                     | \$212      | \$232   | \$22                                     | \$230      | \$252   | 10.0%                                    | \$2  | 338                   |
| Employee + Spouse                              | \$44                                     | \$441      | \$485   | \$48                                     | \$480      | \$528   | 9.1%                                     | \$4  | 205                   |
| Employee + Child(ren)                          | \$37                                     | \$378      | \$415   | \$40                                     | \$412      | \$452   | 8.1%                                     | \$3  | 79                    |
| Family   | \$58                                     | \$587      | \$645   | \$63                                     | \$639      | \$702   | 8.6%                                     | \$5  | 621                   |
| <b>Totals / Cost Share</b>                     | <b>9%</b>                                | <b>91%</b> |         | <b>9%</b>                                | <b>91%</b> |         |  |      | <b>1,243</b>          |

| Active Full-time Dental Rates & Contributions |  |            |         |  |            |         |  |          |                       |
|---|--|------------|---------|--|------------|---------|--|----------|-----------------------|
| Dental 2000 w/ Ortho                          | 2023 Bi-Weekly Rates<br>(per pay period) |            |         | 2024 Bi-Weekly Rates<br>(per pay period) |            |         | Employee Cost Change<br>(per pay period) |          | EA Current Enrollment |
|   | Employee                                 | TVA        | Total   | Employee                                 | TVA        | Total   | %  | \$       |                       |
| Employee Only                                 | \$9.51                                   | \$11.13    | \$20.64 | \$9.12                                   | \$10.66    | \$19.78 | -4.1%                                    | (\$0.39) | 97                    |
| Employee + Spouse                             | \$19.02                                  | \$22.27    | \$41.29 | \$18.22                                  | \$21.34    | \$39.56 | -4.2%                                    | (\$0.80) | 81                    |
| Employee + Child(ren)                         | \$20.92                                  | \$24.49    | \$45.41 | \$20.05                                  | \$23.46    | \$43.51 | -4.2%                                    | (\$0.87) | 47                    |
| Family  | \$30.43                                  | \$35.62    | \$66.05 | \$29.15                                  | \$34.14    | \$63.29 | -4.2%                                    | (\$1.28) | 271                   |
| <b>Totals / Cost Share</b>                    | <b>46%</b>                               | <b>54%</b> |         | <b>46%</b>                               | <b>54%</b> |         |  |          | <b>496</b>            |
| Dental 1200                                   |  |            |         |  |            |         |  |          |                       |
| Employee Only                                 | \$2.78                                   | \$11.13    | \$13.91 | \$2.67                                   | \$10.66    | \$13.33 | -4.0%                                    | (\$0.11) | 320                   |
| Employee + Spouse                             | \$5.57                                   | \$22.27    | \$27.84 | \$5.33                                   | \$21.34    | \$26.67 | -4.3%                                    | (\$0.24) | 297                   |
| Employee + Child(ren)                         | \$6.12                                   | \$24.49    | \$30.61 | \$5.87                                   | \$23.46    | \$29.33 | -4.1%                                    | (\$0.25) | 69                    |
| Family  | \$8.91                                   | \$35.62    | \$44.53 | \$8.53                                   | \$34.14    | \$42.67 | -4.3%                                    | (\$0.38) | 539                   |
| <b>Totals / Cost Share</b>                    | <b>20%</b>                               | <b>80%</b> |         | <b>20%</b>                               | <b>80%</b> |         |  |          | <b>1,225</b>          |
| Dental 750                                    |  |            |         |  |            |         |  |          |                       |
| Employee Only                                 | \$1.07                                   | \$9.60     | \$10.67 | \$1.02                                   | \$9.20     | \$10.22 | -4.7%                                    | (\$0.05) | 74                    |
| Employee + Spouse                             | \$2.13                                   | \$19.18    | \$21.31 | \$2.04                                   | \$18.38    | \$20.42 | -4.2%                                    | (\$0.09) | 41                    |
| Employee + Child(ren)                         | \$2.34                                   | \$21.10    | \$23.44 | \$2.25                                   | \$20.21    | \$22.46 | -3.8%                                    | (\$0.09) | 12                    |
| Family  | \$3.41                                   | \$30.67    | \$34.08 | \$3.27                                   | \$29.38    | \$32.65 | -4.1%                                    | (\$0.14) | 120                   |
| <b>Totals / Cost Share</b>                    | <b>10%</b>                               | <b>90%</b> |         | <b>10%</b>                               | <b>90%</b> |         |  |          | <b>247</b>            |